

CLAIMS

What is claimed is:

1 1. An electronic payment interface, comprising:
2 a plurality of payment types, each of the plurality of payment types is selectable using a
3 drop box; and
4 a single entry field that is operable to accommodate each of the plurality of payment
5 types to perform a financial transaction, the single entry field receives payment information
6 corresponding to a selected one of the plurality of payment types in a predetermined format; and
7 help and formatting information, displayed near the single entry field, that indicates a
8 proper format for entry of the payment information into the single entry field.

1 2. The electronic payment interface of claim 1, wherein the electronic payment
2 interface is hosted on an Internet server.

1 3. The electronic payment interface of claim 1, further comprising interactive help
2 that is accessible via the electronic payment interface.

1 4. The electronic payment interface of claim 1, further comprising:
2 a proceed button that is operable to continue the financial transaction; and
3 a cancel button that is operable to cancel the financial transaction.

1 5. The electronic payment interface of claim 1, wherein the electronic payment
2 interface is accessed from a merchant's point of sale.

6. The electronic payment interface of claim 1, further comprising a payment processor, communicatively coupled to the single entry field, that processes the payment information in completing the financial transaction.

7. The electronic payment interface of claim 6, wherein the payment processor is communicatively coupled to a remote server.

8. The electronic payment interface of claim 1, wherein the financial transaction performs electronic funds transfer to a merchant bank.

9. An Internet based single entry field electronic payment interface, comprising:
a plurality of payment types;
a single entry field that is operable to accommodate each of the plurality of payment types to perform a financial transaction; and
the single entry field receives payment information corresponding to at least one of the plurality of payment types in a predetermined format.

10. The Internet based single entry field electronic payment interface of claim 9, further comprising a payment processor that processes the payment information during the financial transaction.

1 11. The Internet based single entry field electronic payment interface of claim 10,
2 further comprising at least one additional payment processor; and
3 payment processing is distributed, at least in part, between the payment processor and the
4 at least one additional payment processor.

1 12. The Internet based single entry field electronic payment interface of claim 10,
2 wherein the payment processor is communicatively coupled to a remote server.

1 13. The Internet based single entry field electronic payment interface of claim 10,
2 wherein the payment processor is communicatively coupled to a merchant bank.

1 14. The Internet based single entry field electronic payment interface of claim 9,
2 further comprising a remote server; and
3 the remote server receives the payment information via the Internet.

1 15. The Internet based single entry field electronic payment interface of claim 9,
2 wherein the plurality of payment types comprises at least one of credit card, check debit, ATM
3 card, and electronic money order.

1 16. An electronic payment method, comprising:
2 selecting a payment type; and
3 inputting payment information corresponding to the selected payment type into a single
4 entry field;

5 wherein the single entry field is operable to receive a plurality of payment types.

1 17. The method of claim 16, wherein the selecting the payment type comprises
2 selecting the payment from a predetermined list of payment types selectable using a drop box.

1 18. The method of claim 16, further comprising:
2 payment processing using a payment processor; and
3 wherein the payment processor being communicatively coupled to the single entry field.

1 19. The method of claim 16, further comprising:
2 performing at least one of remote payment processing and local payment processing.

1 20. The method of claim 16, wherein the selection of the payment type enables the
2 single entry field to receive one of the plurality of payment types; and
3 further comprising providing help information indicative of a proper input format of the
4 payment information.